Claims 1-22 (cancelled).

1 23. (Currently Amended) A credit card incentive system comprising:

2   a credit card issuer computing system including a memory having a program residing

3 therein for

4   establishing a credit card account with the credit card issuer for a credit card

5 holder having an account at a particular lending institution for an installment loan that requires a

6 fixed number of periodic equal-sized payments made by the credit card holder to retire the loan,

7   accumulating the total value of all purchases made by the card holder using the

8 credit card during a period of time,

9   checking to determine whether the credit card account is in good standing with the

10 credit card issuer,

11   calculating an installment loan benefit amount based on the accumulated value of

12 purchases, if the credit card account is in good standing,

13   determining whether there is an outstanding balance on the credit card holder's

14 installment loan at the particular lending institution, and

15   transferring the installment loan benefit amount to the installment loan lender to

16 apply, as an additional payment, against the outstanding principle on the installment loan account

17 at the particular lending institution, if the credit card account is in good standing and there is an

18 outstanding balance, so as to reduce the cost of the installment loan.

1 24. (Previously Presented) The credit card incentive system of claim 23, the program being

2 further configured to

3   determine whether the installment loan at the particular lending institution has been

4 refinanced by another lending institution, prior to the program determining whether there is an

5 outstanding balance, and

6   if the loan has been refinanced, obtain the loan status of the credit card holder's

7   installment loan at the other lending institution, and receive notice that the particular lending

8   institution is the other lending institution.

1   25. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the

2   installment loan benefit amount is performed by causing a wire transfer to the lending institution.

1   26. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the

2   installment loan benefit amount is performed by causing a check to be sent to the lending

3   institution.

1   27. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the

2   installment loan benefit amount is performed by causing a wire transfer to the lending institution,

3   if the amount of the payment exceeds a minimum value, and is performed by causing a check to

4   be sent, otherwise.

1   28. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the

2   installment loan benefit amount is performed periodically.

1   29. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the

2   installment loan benefit amount is performed once a year.

1   30. (Previously Presented) The credit card incentive system of claim 29, wherein calculating an

2   installment loan benefit amount is performed by calculating the value of goods and services

3   purchased by the credit hard holder.

1   31. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an

2   installment loan benefit amount is performed by calculating a straight percentage of the value of

3   goods and services purchased by the credit card holder.

1   32. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an

2   installment loan benefit amount is performed by

3   determining a first threshold amount of the purchases and applying a first percentage to

4   the first threshold amount to arrive at a first benefit amount, and

5   determining a second threshold amount of the purchases and applying a second

6   percentage to the second threshold amount less the first threshold amount to arrive at a second

7   benefit amount, and

8   adding the first and second benefit amounts to arrive at the installment loan benefit

9   amount.

1   33. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an

2   installment loan benefit amount is performed by calculating a straight percentage of the amount

3   of any interest charged to the credit card holder by the credit card issuer on the value of the goods

4   and services purchased by the credit card holder.

1   34. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an

2   installment loan benefit amount is performed by

3   determining a first threshold amount of the interest accrued during the period of time and

4   applying a first percentage to the first threshold amount to arrive at a first benefit amount, and

5   determining a second threshold amount of the interest accrued during the period of time

6   and applying a second percentage to the second threshold amount less the first threshold amount

7   to arrive at a second benefit amount, and

8   adding the first and second benefit amounts to arrive at the installment loan benefit

9   amount.

1   35. (Previously Presented) The credit card incentive system of claim 23, wherein the period of

2   time is one year.

1   36. (Currently Amended) A computerized method for providing credit card incentive payments,

2   comprising:

3   establishing a credit card account on a credit card issuer computer system for a credit card

4   holder having an account at a particular lending institution for an installment loan that requires a

5   fixed number of periodic equal-sized payments made by the credit card holder to retire the loan;

6   accumulating, on the card issuer computer system, the total value of all purchases made

7   by the card holder using the credit card during a period of time;

8   checking to determine whether the credit card account is in good standing;

9   calculating, on the card issuer computer system, an installment loan benefit amount based

10   on the accumulated value of purchases, if the credit card account is in good standing;

11   determining whether there is an outstanding balance on the credit card holder's

12   installment loan at the particular lending institution; and

13   transferring the installment loan benefit amount to the installment loan lender to apply, as

14   an additional payment, against the outstanding principle on the installment loan account at the

15   particular lending institution, if the credit card account is in good standing and there is an

16   outstanding balance, so as to reduce the cost of the installment loan.

1   37. (Previously Presented) The credit card incentive system of claim 36, further comprising the

2   steps of:

3   prior to determining whether there is an outstanding balance, determining whether the

4   installment loan at the particular lending institution has been refinanced by another lending

5   institution; and

6   if the loan has been refinanced,

7   obtaining the loan status of the credit card holder's installment loan at the other

8   lending institution; and

9   receiving notice that the particular lending institution is the other lending

10   institution.

1   38. (Previously Presented) The method of claim 36, wherein the period of time is one year.

1   39. (Previously Presented) The method of claim 36, wherein calculating the installment loan

2   benefit amount is performed by calculating a straight percentage of the value of all purchases

3   made by the credit card holder during the period of time.

1   40. (Previously Presented) The method of claim 36, wherein calculating an installment loan

2   benefit amount is performed by

3   determining a first threshold amount of the purchases and applying a first percentage to

4   the first threshold amount to arrive at a first benefit amount, and

5   determining a second threshold amount of the purchases and applying a second

6   percentage to the second threshold amount less the first threshold amount to arrive at a second

7   benefit amount, and

8   adding the first and second benefit amounts to arrive at the installment loan benefit

9   amount.

1   41. (Previously Presented) The method of claim 36, wherein calculating the installment loan

2   benefit amount includes:

3   calculating the value of all interest charged the credit card holder by the credit card issuer

4   during the period of time; and

5   calculating the sum of a straight percentage of the value of goods and services purchased

6   by the credit card holder and a straight percentage of the interest charged the credit card holder by

7   the credit card issuer during the period of time to arrive at the installment loan benefit amount.

1   42. (Previously Presented) The method of claim 36, wherein calculating the installment loan

2   benefit amount includes:

3   calculating the value of all interest charged the credit card holder by the credit card issuer

4   during the period of time;

5   calculating an incremented percentage of the value of goods and services purchased by

6   the credit card holder by

7   determining a first threshold amount of the purchases and applying a first

8   percentage to the first threshold amount to arrive at a first benefit amount,

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9   determining a second threshold amount of the purchases and applying a second

10   percentage to the second threshold amount less the first threshold amount to arrive at a second

11   benefit amount, and

12   adding the first and second benefit amounts;

13   calculating a straight percentage of the interest charged the credit card holder by the credit

14   card issuer during the period of time; and

15   summing the calculated incremented percentage of the value of the purchases and straight

16   percentage of the interest charged to arrive at the installment loan benefit amount.

1   43. (Previously Presented) The method of claim 36, wherein calculating the installment loan

2   benefit amount includes:

3   calculating the value of all interest charged the credit card holder by the credit card issuer

4   during the period of time;

5   calculating an incremented percentage of the value of goods and services purchased by

6   the credit card holder by

7   determining a first threshold amount of the purchases and applying a first

8   percentage to the first threshold amount to arrive at a first purchase benefit amount,

9   determining a second threshold amount of the purchases and applying a second

10   percentage to the second threshold amount less the first threshold amount to arrive at a second

11   purchase benefit amount, and

12   adding the first and second purchase benefit amounts;

13   calculating an incremented percentage of the interest charged the credit card holder by

14   determining a first threshold amount of the interest accrued during the period of time and

15   applying a first percentage to the first threshold amount to arrive at a first interest benefit amount,

16   and

17   determining a second threshold amount of the interest accrued during the period of time

18   and applying a second percentage to the second threshold amount less the first threshold amount

19   to arrive at a second interest benefit amount, and

20   adding the first and second interest benefit amounts; and

21   summing the calculated incremented percentage of the value of the goods and the

22   incremented percentage of the interest charged to arrive at the installment loan benefit amount.

1   44. (Previously Presented) The method of claim 36, wherein calculating the installment loan

2   benefit amount includes:

3   calculating the value of all interest charged the credit card holder by the credit card issuer

4   during the period of time; and

5   calculating the sum of a straight percentage of the value of goods and services purchased

6   by the credit card holder using the credit card issued by the credit card issuer;

7   calculating an incremented percentage of the interest charged the credit card holder by the

8   credit card issuer during the period of time by

9   determining a first threshold amount of the interest accrued during the period of

10   time and applying a first percentage to the first threshold amount to arrive at a first interest

11   benefit amount, and

12   determining a second threshold amount of the interest accrued during the period

13   of time and applying a second percentage to the second threshold amount less the first threshold

14   amount to arrive at a second interest benefit amount, and adding the first and second interest

15   benefit amounts; and

16   summing the calculated straight percentage of the value of the purchases and the

17   calculated incremented percentage of interest charged to arrive at the installment loan benefit

18   amount.

1   45. (Currently Amended) A computer-readable medium having computer-executable instructions

2   for performing a method comprising:

3   establishing a credit card account on a credit card issuer computer system for a credit card

4   holder having an account at a particular lending institution for an installment loan that requires a

5   fixed number of periodic equal-sized payments made by the credit card holder to retire the loan;

6   accumulating, on the card issuer computer system, the total value of all purchases made

7   by the card holder using the credit card during a period of time;

8   checking to determine whether the credit card account is in good standing;

9   calculating, on the card issuer computer system, an installment loan benefit amount based

10   on the accumulated value of purchases, if the credit card account is in good standing;

11   determining whether there is an outstanding balance on the credit card holder's

12   installment loan at the particular lending institution; and

13   transferring the installment loan benefit amount to the installment loan lender to apply, as

14   an additional payment, against the outstanding principle on the installment loan account at the

15   particular lending institution, if the credit card account is in good standing and there is an

16   outstanding balance, so as to reduce the cost of the installment loan.

1   46. (Previously Presented) The credit card incentive system of claim 45, further comprising the

2   steps of:

3   prior to determining whether there is an outstanding balance, determining whether the

4   installment loan at the particular lending institution has been refinanced by another lending

5   institution; and

6   if the loan has been refinanced,

7   obtaining the loan status of the credit card holder's installment loan at the other

8   lending institution; and

9   receiving notice that the particular lending institution is the other lending

10   institution.

PLEASE ADD THE FOLLOWING CLAIMS.

1   47. (New) The credit card incentive system of claim 23, wherein at least some of the purchases

2   on the credit card account are purchases normally made each period of time by the credit card

3   holder.

1   48. (New) The credit card incentive system of claim 36, wherein at least some of the purchases

2   on the credit card account are purchases normally made each period of time by the credit card

3   holder.

1   49. (New) The credit card incentive system of claim 45, wherein at least some of the purchases

2   on the credit card account are purchases normally made each period of time by the credit card

3   holder.